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“How To” Access Unemployment Benefits Provided under the American Recovery and Reinvestment Act

Unemployment Insurance

Extended Benefits – The *American Recovery and Reinvestment Act* includes an extension of the Emergency Unemployment Compensation (EUC) program, which provides up to 33 weeks of federally-funded extended benefits to individuals exhausting regular, State-provided unemployment benefits.

How to access your benefits:

State unemployment offices should notify individuals nearing exhaustion of regular benefits of their potential eligibility for EUC benefits. Once an eligible individual applies for EUC benefits, he/she should receive extended benefits with very little or no gap in coverage.

In addition to continuing the EUC program, the economic recovery package temporarily modifies the permanent-law Extended Benefits (EB) program to help jobless workers access benefits from that program after exhausting the extended benefits program provided by the EUC program.

However, for an individual to access the EB program in most States, his/her State must have a three-month average total unemployment rate above 6.5% and his/her State must include a specific provision in State law that triggers the program on when this level of unemployment is reached.

If these conditions are met (as they are currently in AK, CT, ID, MI, NC, OR, PA, PR, RI, and WA), an individual may receive up to an additional 13 weeks of extended benefits after running out of EUC benefits (or up to an additional 20 weeks if the individual's State has an unemployment rate of 8 percent or higher). The State unemployment office should notify individuals of their eligibility for this program.

Increased Benefits – The *American Recovery and Reinvestment Act* allows States to enter into agreements with the Federal Government to receive 100% Federal funding to increase the amount of weekly unemployment compensation by \$25.

How to access your benefits:

These payments may be included in the weekly unemployment check or provided separately on a weekly basis. No action is required by an Unemployment Insurance (UI) recipient to receive this additional \$25 per week. The increase in unemployment payments could start as soon as the first week of March, although States may take longer to implement the provision. If there is a delay in providing such payments, the first payment provided to a UI recipient would cover all of the weeks between the first payment and the date his/her State entered into an agreement to provide the \$25 payment.

Expanded Coverage - The *American Recovery and Reinvestment Act* provides a total of up to \$7 billion for States that have in place or commit to implementing specific provisions designed to increase UI coverage for low-wage, part-time and other workers now sometimes excluded from the program.

How to access your benefits:

If States take advantage of this new funding, some additional workers may become eligible for unemployment benefits if they lose their jobs. In such States, no specific action is required of individuals to receive benefits other than following his/her State's regular rules for filing for unemployment benefits.

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